

Information to identify the case:

Debtor 1	<u>Todd Joseph Lewis</u>	Social Security number or ITIN	xxx-xx-6395
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Susan Lynn Lewis</u>	Social Security number or ITIN	xxx-xx-1089
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 16-28588-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Todd Joseph Lewis

Susan Lynn Lewis
aka Susan Skowronski

5/18/22

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Todd Joseph Lewis
Susan Lynn Lewis
Debtors

Case No. 16-28588-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 18, 2022

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 74

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:

Recip ID	Recipient Name and Address
db/jdb	Todd Joseph Lewis, Susan Lynn Lewis, 14 Delmore Rd, Freehold, NJ 07728-7843
cr	+ United Teletech Financial Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
516419208	A-1 Collections Svc, 2297 Highway 33, Hamilton Square, NJ 08690-1717
516419211	Alergy Pediatric Associates, PO Box 416599, Boston, MA 02241-6599
516419213	Bank of America, PO Box 15047, Wilmington, DE 19850-5047
516419215	Bank of America, 1001 Liberty Ave Ste 675, Pittsburgh, PA 15222-3773
516419217	Bank of America Home Loans, Attn: President, 100 N Tryon St, Charlotte, NC 28202-4000
516419223	Carepoint Health Medical Group, 10 Exchange Pl Fl 15, Jersey City, NJ 07302-4934
516419230	Genpac Services, PO Box 1969, Southgate, MI 48195-0969
516451880	+ Guardian Protection Services, 174 Thorn Hill Rd, Warrendale, PA 15086-7528
516419231	IRS, 3100 Lowell St, Andover, MA 01810-4544
516419235	Monmouth Cardiology Associates, 11 Meridian Rd, Eatontown, NJ 07724-2242
516460389	+ NEW JERSEY HIGHER EDUCATION ASSISTANCE AUTHORITY, PO BOX 548, TRENTON, NJ 08625-0548
516419236	New Jersey Health Care, Pressler and Pressler, 7 Entin Rd, Parsippany, NJ 07054-5020
516419238	Performance Orthoedics and Sports, 780 Route 37 W Ste 330, Toms River, NJ 08755-5064
516570417	+ TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
516419249	Td Rcs/Reeds Jewelers, 1000 Macarthur Blvd, Mahwah, NJ 07430-2035
516445946	+ U.S. Department of Housing and Urban Develo, 451 7th Street S.W., Washington, DC 20410-0002
516419251	United Solutions, PO Box 5496, Tallahassee, FL 32314-5496
516419254	Windsor Dermatology, 59 One Mile Rd Ext Ste G, East Windsor, NJ 08520-2505

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 18 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	May 18 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516419210	Email/Text: bncnotifications@phea.org	May 18 2022 20:36:00	Aes/navient, 1200 N 7th St, Harrisburg, PA 17102-1419
516419212	+ Email/Text: bky@americanprofit.net	May 18 2022 20:36:00	American Profit Recove, 34405 W 12 Mile Rd Ste 3, Farmington Hills, MI 48331-5608
516419214	EDI: BANKAMER.COM	May 19 2022 00:33:00	Bank of America, PO Box 982235, El Paso, TX 79998-2235
516533767	EDI: BANKAMER.COM	May 19 2022 00:33:00	BANK OF AMERICA, N.A., Bank of America,

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			PO Box 31785, Tampa, FL 33631-3785
516419216	EDI: BANKAMER.COM	May 19 2022 00:33:00	Bank of America Home Loans, PO Box 31785, Tampa, FL 33631-3785
516419219	EDI: TSYS2	May 19 2022 00:33:00	Barclays Bank Delaware, PO Box 8801, Wilmington, DE 19899-8801
516419218	EDI: TSYS2	May 19 2022 00:33:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
516419220	EDI: WFFC.COM	May 19 2022 00:33:00	Bobs Ds Furn, PO Box 94498, Las Vegas, NV 89193-4498
516419222	EDI: CAPITALONE.COM	May 19 2022 00:33:00	Capital One Bank USA N, 15000 Capital One Dr, Richmond, VA 23238-1119
516419221	EDI: CAPITALONE.COM	May 19 2022 00:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
516539739	Email/PDF: bncnotices@becket-lee.com	May 18 2022 20:42:10	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517842262	+ Email/Text: BKBCNMAIL@carringtonms.com	May 18 2022 20:36:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
517842263	+ Email/Text: BKBCNMAIL@carringtonms.com	May 18 2022 20:36:00	Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806, Carrington Mortgage Services, LLC, 1600 South Douglass Road, Anaheim, CA 92806-5951
516508379	+ Email/Text: bankruptcy@cavps.com	May 18 2022 20:36:00	Cavalry SPV 1,LLC, 500 Summit Lake Drive Suite 400, Valhalla,NY 10595-2321
516419224	EDI: WFNNB.COM	May 19 2022 00:33:00	Comenity Bank/Nwyrk&Co, PO Box 18215, Columbus, OH 43218
516419225	EDI: WFNNB.COM	May 19 2022 00:33:00	Comenity Bank/Nwyrk&Co, 220 W Schrock Rd, Westerville, OH 43081-2873
516624351	+ EDI: WFNNB.COM	May 19 2022 00:33:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516419228	Email/Text: EBNBKNOT@ford.com	May 18 2022 20:36:00	Ford Motor Credit, National Bankruptcy Service Center, PO Box 62180, Colorado Springs, CO 80962-2180
516429105	Email/Text: EBNBKNOT@ford.com	May 18 2022 20:36:00	Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI, 48255-0953
516419226	Email/Text: nculp@firstffcu.com	May 18 2022 20:36:00	First Financial Fed Cu, 1372 Route 9, Toms River, NJ 08755-4038
516419227	Email/Text: EBNBKNOT@ford.com	May 18 2022 20:36:00	Ford Credit, PO Box 220564, Pittsburgh, PA 15257-2564
516419229	+ Email/Text: EBNBKNOT@ford.com	May 18 2022 20:36:00	Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000
516505876	+ EDI: IRS.COM	May 19 2022 00:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
516419232	Email/Text: cs.bankruptcy@jmc biz.com	May 18 2022 20:36:00	Joseph, Mann and Creed, 8948 Canyon Falls Blvd Ste 200, Twinsburg, OH 44087-1900
518908939	Email/Text: legaldivision@kheaa.com	May 18 2022 20:36:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518908940	Email/Text: legaldivision@kheaa.com	May 18 2022 20:36:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
516419233	Email/Text: PBNCNotifications@peritussservices.com	May 18 2022 20:36:00	Kohls/Capital One, PO Box 3120, Milwaukee, WI 53201-3120

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516419234	+ Email/Text: PBNCNotifications@peritussservices.com	May 18 2022 20:36:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
516594490	+ Email/Text: bankruptcydpt@mcmcg.com	May 18 2022 20:36:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516612518	EDI: PRA.COM	May 19 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516621020	EDI: PRA.COM	May 19 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516615840	EDI: PRA.COM	May 19 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
516419237	EDI: RMSC.COM	May 19 2022 00:33:00	PayPal Credit, PO Box 5018, Timonium, MD 21094-5018
516537934	EDI: Q3G.COM	May 19 2022 00:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518135577	+ Email/Text: bncmail@w-legal.com	May 18 2022 20:36:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518135578	+ Email/Text: bncmail@w-legal.com	May 18 2022 20:36:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
516419239	EDI: CITICORP.COM	May 19 2022 00:33:00	Sears/Cbna, PO Box 6283, Sioux Falls, SD 57117-6283
516419240	EDI: RMSC.COM	May 19 2022 00:33:00	Syncb/amazon, PO Box 965015, Orlando, FL 32896-5015
516419241	EDI: RMSC.COM	May 19 2022 00:33:00	Syncb/carecr, C/o, PO Box 965036, Orlando, FL 32896-5036
516419242	EDI: RMSC.COM	May 19 2022 00:33:00	Syncb/dks, PO Box 965005, Orlando, FL 32896-5005
516419243	EDI: RMSC.COM	May 19 2022 00:33:00	Syncb/jcp, PO Box 965007, Orlando, FL 32896-5007
516419244	EDI: RMSC.COM	May 19 2022 00:33:00	Syncb/lowes, PO Box 965005, Orlando, FL 32896-5005
516423777	EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank, c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
516419245	EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank/ Jc Penneys, PO Box 965064, Orlando, FL 32896-5064
516419246	EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank/Amazon, PO Box 965064, Orlando, FL 32896-5064
516419247	EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank/Care Credit, PO Box 965064, Orlando, FL 32896-5064
516419248	EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank/Lowes, PO Box 965064, Orlando, FL 32896-5064
516570417	+ EDI: CBSTDR	May 19 2022 00:33:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
516419250	Email/Text: bankruptcydepartment@tsico.com	May 18 2022 20:36:00	Transworld Systems, 507 Prudential Rd, Horsham, PA 19044-2308
516419252	Email/Text: opsdept@utcu.org	May 18 2022 20:36:00	United Teletech Fin Fc, 205 Hance Ave, Tinton Falls, NJ 07724-2764
516597997	Email/Text: laura@redbanklaw.com	May 18 2022 20:36:00	United Teletech Financial Federal Credit Union,

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C/O McKenna, DuPont, Higgins & Stone, PC, PO
Box 610, Red Bank, NJ 07701-0610

516568178 EDI: WFFC.COM

May 19 2022 00:33:00

Wells Fargo Bank NA, PO Box 10438, Des
Moines IA 50306-0438

516419253 EDI: WFFC.COM

May 19 2022 00:33:00

Wells Fargo Financial Nat'l Bk/Bobs Disc, PO
Box 10438, Des Moines, IA 50306-0438

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516622672	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court, Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
518135581	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518135582	*+	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121, SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS 98121-3132
516419209	##	Accounts Service Department, PO Box 731, Mahwah, NJ 07430-0731

TOTAL: 0 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Elizabeth K. Holdren	on behalf of Creditor Bank United N.A. eholdren@hillwallack.com jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
Elizabeth K. Holdren	on behalf of Creditor Carrington Mortgage Services LLC eholdren@hillwallack.com, jhanley@hillwallack.com;hwbknj@hillwallack.com;eholdren@ecf.courtdrive.com
MaryBeth Schroeder	on behalf of Joint Debtor Susan Lynn Lewis marybeth@schroederm-law.com
MaryBeth Schroeder	on behalf of Debtor Todd Joseph Lewis marybeth@schroederm-law.com
Michael R. DuPont	on behalf of Creditor United Teletech Financial Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com

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